

Financial Literacy Train the Trainer Training Report



26th – 29th September 2023 @Mount Hagen

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Acknowledgment

This document constitutes the Financial Literacy Train the Trainer (ToT) Training Report, hosted on 26th-29th September, 2023 under a Memorandum of Understanding (MoU) with Western Highlands Provincial Government (Division of Culture, Commerce & Tourism) in Mount Hagen, Western Highlands Province (WHP).

The Financial Literacy Partnership was a milestone for the Centre for Excellence in Financial Inclusion (CEFI) and WHP Provincial Government. There were numerous efforts put forward by both parties, making the trainings successful.

CEFI would like to acknowledge the efforts of the following persons and/or organizations:

Western Highlands Provincial Government / Division of Commerce & Tourism

- Hon. Wai Rapa, Governor Western Highlands Provincial Government
- Hon. William Duma, Member for Mount Hagen Open Western Highlands Provincial Government
- Hon. Joseph Michael – Hagen Town Mayor, Western Highlands Provincial Government
- Mr. Joseph Neng, Provincial District Administrator, Mount Hagen, Western Highlands Province
- Mr. James Wakapu Executive Manager Culture, Commerce and Tourism, Western Highlands Provincial Administration.
- Mr. Joseph Wangbil, Provincial Administrator Western Highlands Provincial Administrator

CEFI

- Mr. Garima Tongia, Executive Director, Centre for Excellence in Financial Inclusion;
- Mr. Peter Samuel, Deputy Executive Director, Centre for Excellence in Financial Inclusion;
- Ms. Jill Pijui, Head of Training, Centre for Excellence in Financial Inclusion;
- Mr. Busa J. Wenogo Special Projects Manager, Centre for Excellence in Financial Inclusion;
- Mr. Tobias Tomne Special Projects Coordinator, Centre for Excellence in Financial Inclusion;
- Mr. Paul Tamate, Training Officer, Centre for Excellence in Financial Inclusion;
- Mr. Ane Ruruva, Senior Data Analyst – CEFI
- Mr. Sebastian Mugup – MVFP Coordinator - CEFI

BPNG

- Mr. George Awap (BPNG FSSG Assistant Governor).
- Mr. Abraham Moroka (BPNG Financial Inclusion Desk Officer).

1. Introduction

1.1. Background

An estimated 75% of the population in Papua New Guinea (PNG) does not have access to financial services. The low-income population of the country are termed as 'core excluded', in terms of the extent of financial exclusion, as they conduct their financial transactions completely outside the regulated financial system, mostly on a cash-only basis and sometimes in-kind. Amongst the several causes of financial exclusion, the primary ones are high costs associated with small value transactions, lack of infrastructure, and lack of client centric products, rigid processes and weak delivery models.

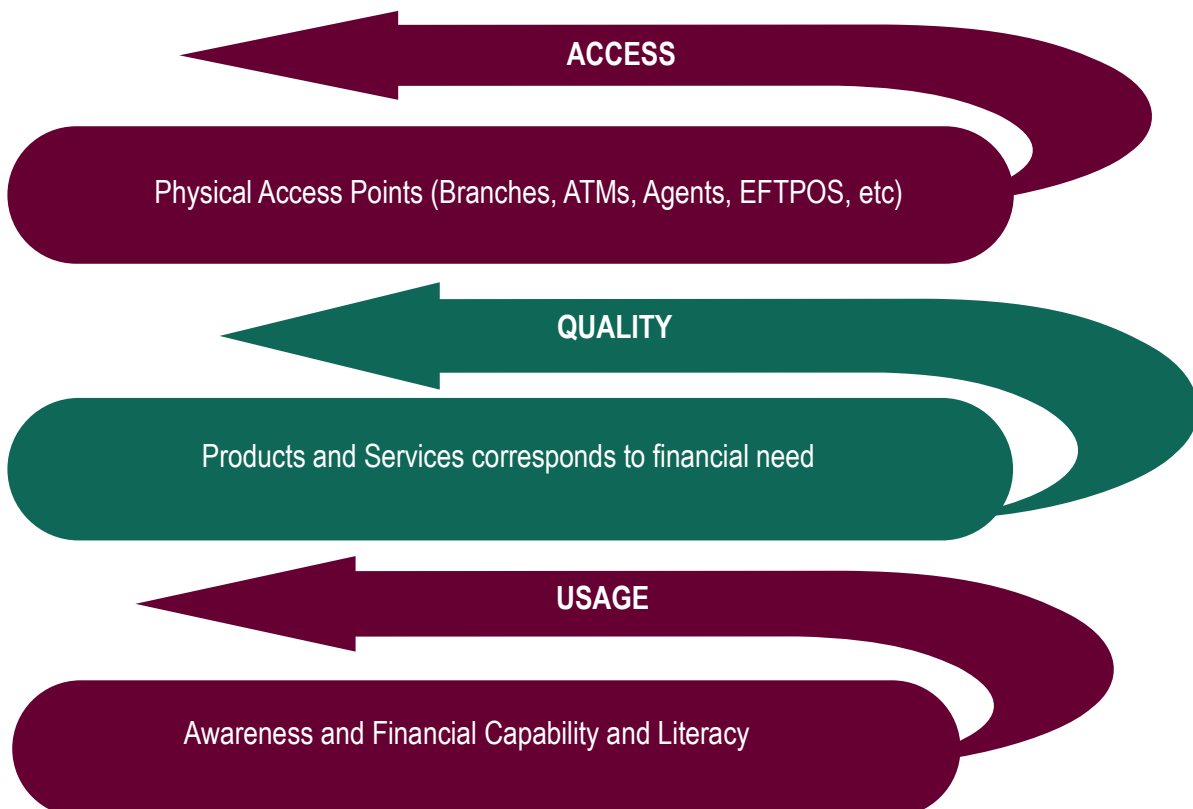
The Government in its effort to promoting Financial Inclusion (FI) agenda in PNG has initiated Centre for Excellence in Financial Inclusion (CEFI) endorsing Bank of Papua New Guinea (BPNG) has the custodian and manager of CEFI. CEFI is co-financed by department of Treasury and Bank of Papua New Guinea.

The Centre for Excellence in Finance Inclusion has an overarching goal of enhancing financial inclusion by extending financial services to the bulk of the rural population in PNG, at the aim to support government's vision 2050 to bolster wealth creation, reduce poverty and promote economic development in PNG.

The Centre for Excellence in Financial Inclusion was established under the Association Incorporation Act and officially launched on the 24th of April 2013. CEFI was endorsed by PNG's National Executive Council (NEC), as the industry apex body for Coordinating, Advocating and Monitoring all Financial Inclusion activities in Papua New Guinea (PNG).

Financial Inclusion means Individuals and businesses have access to and can effectively use financial products and services to meet their needs and are delivered in a responsible and sustainable manner, built on three (3) core values: Quality; Transparency and Equity.

Financial Inclusion Pillars



1.2. Our Vision



Vision

All Papua New Guineans are financially competent and have access to a wide range of financial services that address their needs and are provided in a responsible and sustainable manner.



Mission

To provide a coordinated framework for advancing financial inclusion in PNG by addressing prevalent barriers and exploiting key opportunities.



Values

CEFI focuses on 3 core values to fulfil its mission. Quality, Transparency and Equity.



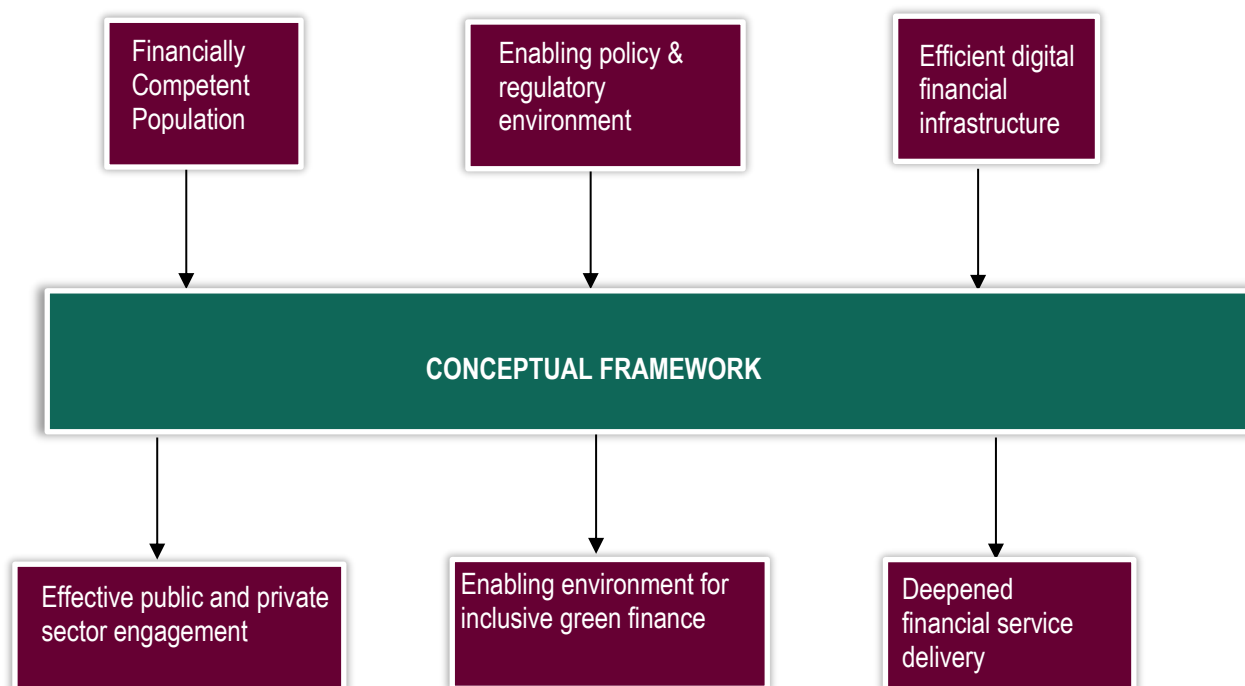
Goals

To reach 2 million more unbanked low-income people in Papua New Guinea, 50% of whom will be women with a wide range of financial services that includes savings, loans, remittance services and insurance.

1.3. Our Priority Area

The vision and mission of CEFI will be addressed in the context of the nine (9) key priority areas. The priority areas include:

- 1.3.1. Financially Competent Population
- 1.3.2. Enabling Policy and Regulatory Environment
- 1.3.3. Efficient Digital Financial Infrastructure
- 1.3.4. Effective Public and Private Sector Engagement
- 1.3.5. Enabling environment for inclusive green finance
- 1.3.6. Deepened Financial Service Delivery



This key priority areas addresses the barriers of financial inclusion and also identifying further opportunities for PNG to tap into.

1.4. Purpose

The purpose of this report is to discuss delivery content and the training techniques used in successfully delivering the ToT Training conducted in **Mount Hagen, Western Highlands Province**, measure the outcome of the training.

2. Rational

Western Highlands Province is made up of rugged mountain terrain and broad valleys. Much of the land is covered with grass and rainforest where hoop and klinky pine trees are common especially in Jimi and Tambul areas. The province's highest peaks, Mt Hagen is the highest peak in the province at about 3,765metres above sea level.

The town of Mount Hagen was established as a patrol post in 1936, is near the Waghi river, a tributary of the Purari. It takes its name from a 12,579-foot (3,834metre) peak in the Hagen Range of the central highlands, 15 miles (24km) northwest. It is believed that the mountain, an extinct volcano, once stood 6,000 feet (1,800 meters) higher but was reduced by an ancient violent eruption.

Mount Hagen is a commercial and transportation hub located on the Highlands Highway, an important truck rout leading 380 miles (610km) east to Lae (on the coast). The town's industries include processing locally grown tea, coffee, and pyrethrum (dried flowers with good scent). There are also timber mills and trading of local produce such as cabbage, broccoli, potatoes and sweet potato or KauKau. Kagamuga the local airport has now become a location for transit flights to take place since Hagen is the center to all Highlands Provinces. Mount Hagen also hosts one of the largest agricultural shows in the highlands region and is becoming increasingly popular.

District	District Capital	LLG Name
Dei District	Dei	Dei Rural (Muglamp)
		Kotna Rural
Mount Hagen District	Mount Hagen	Mount Hagen Rural
		Mount Hagen Urban
Mul Baiyer	Baiyer	Baiyer Rural
		Lumusa Rural
		Mul Rural
Tambul-Nebilyer	Tambul	Mount Giluwe Rural
		Nebilyer Rural

Western Highlands is a province of Papua New Guinea. The provincial capital is Mount Hagen. The province covers an area of 4,299km², and there are 362,850 inhabitants (2011) census, making the Western highlands the most densely populated province (apart from the National Capital District). Tea and coffee are grown in the Western highlands.

The Western Highlands economy is primarily based on coffee. Coffee is grown on plantations and small-holder blocks. They are picked, dried and processed for export. In addition, tea is also a major crop grown and processed, but in plantations by W.R Carpenter & Co. Ltd for local consumption and export. Apart from these, vegetables are grown for the domestic market and sold mainly to markets in Lae and Port Moresby.



Since the separation of Jiwaka there are now four districts in the province. Each district has one or more Local Level Government (LLG) areas. For census purposes, the LLG areas are subdivided into wards and those into census units. With the fast increase in urbanization Mount Hagen being one of the largest cities in Papua New Guinea continues to draw attention as neighboring provinces such as Hela, Southern Highlands and Enga of the upper highlands flock into the city looking for opportunity and business. This has sparked concerns with the Provincial government as they try to figure out strategies on how best they can maintain some kind of control with urban migration.

The economic state of the Western Highlands Province has declined with the economic situation of the country. In addition, the deteriorated infrastructure of the province hinders economic growth.

The province derives most of its revenue from the production of coffee and fresh produce from farming and agriculture. Western Highlands is the second leading producer of coffee in the region. It produces large quantities of coffee annually for export. Almost all rural households in the province own a small plot of coffee as a family project.

Many families supplement their income by engaging in small agricultural and livestock businesses. Mainly sweet potato and local greens is being grown for own consumption and/or selling while coffee is sold to the international market. Pigs, and chickens are readily farmed while fresh vegetables are grown for the local and national markets. similar many SME retail and hire businesses are picking up significantly in Western Highlands.

With the engagement of the different income generating activities, it is estimated that Western Highlands internal revenue should have increased greatly. But the question is” Are the people of WHP financially competent?” the answer is no, most people need financial literacy skills in order to be financially competent.

A need for the Financial Literacy trainings in the province was seen as stressed by the Provincial Government Administrators office during the provincial engagement meeting in Western Highlands Province, Mount Hagen at the Provincial Administration Building. It is evident that there are concerns of law-and-order issues in the province and more awareness and trainings need to be carried out within the province to enable the people of Western Highlands to be more innovative and self-reliant in order to sustain themselves financially and not rely too much on the government solely for financial support or assistance and other services.

To Solidify the arrangement a Memorandum of Understanding (MoU) was signed between CEFI and the Western Highlands Provincial Government on the 13th of April 2023 to fill the gap and solidify the partnership.



3. Training Overview

3.1. Objective (s)

The main objective(s) of the Financial Literacy ToT Training is to:

- Equip and empower public servants, farmers and people in general in Western Highlands Province with Training Techniques and Personal Money Management Skills so they can be able to transfer the skills and knowledge to the people of Western Highlands Province.

3.2. Expected Outcome(s)

At the end of the one week (4 working days) training the following outcome(s) has to be achieved:

- 14 Participants to graduate as Financial Literacy Trainers, of which 2 are women trainers;
- CEFI to Conduct 4 days Financial Literacy Trainer the Trainer (TOT) course; and
- 14 Participants to receive CEFI ToT Certificates



3.3. Training Program(s)

Provincial Government Engagement – Western Highlands Province
FINANCIAL LITERACY TRAIN THE TRAINER COURSE
26th – 29th April 2023

Time	TUE 26/09/23	WED 27/09/23	THU 28/09/23	FRI 29/09/23
8:00 – 8:30am	<ul style="list-style-type: none"> ⇔ Registration ⇔ Official opening, welcome & introductions 	<ul style="list-style-type: none"> ⇔ Announcement & Recap ⇔ Brief summary and recap on training techniques. 	⇔ Announcement & Recap	<ul style="list-style-type: none"> ⇔ Announcement & Recap ⇔ Peer Delivery ⇔ Session Break-up
8:30 – 9:15am	<ul style="list-style-type: none"> ⇔ Introduction ⇔ Brief outline of course objectives and trainings ⇔ Training expectations 	<ul style="list-style-type: none"> ⇔ Session plan and preparations. ⇔ Grouping of participants into groups. ⇔ Assigning of topics and sessions. 	⇔ Lesson Preparations Con't (final)	<ul style="list-style-type: none"> ⇔ Session 9 - Peer Presentation & Assessment ⇔ Announcement & Recap ⇔ Peer Delivery (Budgeting Module)
9:15 – 9:30am	<ul style="list-style-type: none"> ⇔ Introduction: ⇔ Brief outline of the course ⇔ Objectives /Purpose ⇔ Training Expectations 	<ul style="list-style-type: none"> ⇔ Session planning outline and sample presentation by master trainer. ⇔ Distribution of materials and stationery for session plan preparations. 	⇔ Session 2 Savings - Peer Presentation & Assessment	⇔ Session 2 - Peer Presentation & Assessment
9:30- 10:00 am	<ul style="list-style-type: none"> ⇔ Training Techniques: ⇔ Facilitating & Assessing Group Learning Skills ⇔ Adult Learning Principles ⇔ Experiential Learning Cycle 	⇔ Lesson Preparations and coaching	⇔ Session 3 - Peer Presentation & Assessment	⇔ Session 3/ 4 - Peer Presentation & Assessment
10:00 – 10:15 am	Morning Tea Break			

10:15 -11:00 am	⇔ Features of the Learning Session (trainers' manual) ⇔ Developing Session Plans	⇔ Lesson Preparations and coaching	⇔ Session 4 - Peer Presentation & Assessment	⇔ Session 5 / 6 - Peer Presentation & Assessment ⇔ Session 7 / 8 - Peer Presentation/Assessment
11:00 -12:00noon	<u>Content Information by Master Trainer:</u> ⇔ Practical Session Delivery (Savings S1 & Budgeting S1)	⇔ Lesson preparations and coaching.	⇔ Session 5 - Peer Presentation & Assessment	⇔ Session 9 / 10 - Peer Presentation & Assessment
12: 00 – 1: 00 pm				
	Lunch Break			
1:00: - 2:00 pm	⇔ Peer Delivery ⇔ Session Break-up for Savings & budgeting & lesson preparations.	⇔ Lesson Preparations and coaching.	⇔ Session 6 - Peer Presentation & Assessment	⇔ Reporting/Coordination Plan ⇔ Evaluation and Graduation/Certificate Presentation ⇔ End of ToT Training
2:00 - 3:00 pm	⇔ Session Break-up for Savings & budgeting & lesson preparations	⇔ Lesson Preparations and coaching	⇔ Session 7 - Peer Presentation & Assessment	⇔ Lunch and departing
3: 00 – 3:15 pm				
	Afternoon Tea Break			
3:15 - 4:00 pm	⇔ Session Break-up for Savings & budgeting & lesson preparations	⇔ Lesson Preparations and coaching	⇔ Session 8 - Peer Presentation & Assessment	⇔ Lunch and departing

3.4. Training Delivery Methods

The Financial Literacy Train the Trainer (ToT) training adopted participatory learning techniques through the Ability to Facilitate Group Learning, Ability to Assess Group Learning, Adult Learning Principles and Experiential Learning Cycle in collaboration with Behaviour Change Approach techniques, these techniques were used in designing, engaging and delivering the whole 5 days ToT training sessions. All training sessions are customised to suit respective participant's expectations.

Peer Delivery Training method was adopted also, to allow the participants to master the art of Session Planning, Customising and Contextualising the sessions, putting to practice the different training technique taught to them by the master trainer, also mastering the techniques of interpreting subjects (Savings and Budgeting) within a short period of time.

Assessing of Peer Delivery Sessions method was adopted also, allowing master trainer to assess the participant's ability to facilitate group learning, ability to assess group learning (engaging of group activities) and the ability to under the subject content and provide assessment feedback on areas of improvement.

At the end of each module or course there were key summary points discussed, consolidating the two modules, Savings and Budgeting. More details will be discussed next.

3.5. Course Outline

Topic No1: Training Techniques

Day 1 (first half of the day) - Trainers are taught the ability to facilitate group learning, ability to assess group learning, adult learning principles, experimental learning cycle, familiarization of the modules and the content knowledge, session planning and preparation skills, session customization techniques in brief and other supportive training techniques/facilitating skills will be taught as part of the feedback or assessments during peer delivery by master trainer.

Topic No2: Content Knowledge (Subject)

Day 1 (Second half of the day) - Master trainer outlines and explain the details about each of the modules, allowing the trainers to be familiarize themselves with the modules, also the master training take them through a practical session, session 1 of each module while trainers sit and observe how to deliver a session or training.

Topic No3: Peer Delivery Session Breakup

Day 2 whole day and first half of day 3 - Trainers will be peer groups of 2 or 3 to start preparing for their sessions, master trainer selects and group trainers based on the level of experience, their characters (introverts or extraverts), organizations, etc.

Topic No4: Practical Sessions

Day 3 second half till Friday afternoon, practical sessions start and ends, with master training doing assessments and providing feedback for improvement and summarize each session topic under savings and budgeting both.

During the practical sessions, as the trainers are presenting each allocated sessions, master trainer provides feedback assessment on their performance in two categories, the positive side of their presentation and the areas they need to improve on. In doing so additional or supportive training techniques will be discussed and the master trainer summaries each session topics and address any doubts that may arises.



Topic No5: Customization of Module

Day 2 -3, Trainers are taught methods on how to customize each of their sessions in both modules in detail by the master trainer during the one-on-one coaching and mentoring support given to each peer groups. There are steps involved to session customization, and this includes; Identify session headings, identify session objective(s), Identify the key message(s) for this session, identify steps involve to achieve the whole session and identify supportive activities (e.g., group discussion questions, role plays, games, drawings, singing, etc.).

The main aim behind having group engagement supportive activities is to help with explain the key message(s) and achieve the overall objective(s) or expected outcome of the whole session.



Topic No7: M & E protocols and Reporting

Day 4 (second half), CEF's M & E protocols, reporting and quality control requirements are outlined to the trainers and the members of WHP Provincial Administration.

3.6. CONTENT/SUBJECT SUMMARY

3.6.1. SAVINGS – CUSTOMISATION

MODULE/SESSION

Part A.

1. Define "SAVING".
2. State the different REASONS WHY PEOPLE SAVE, emphasis on Save for Emergencies
3. Check to see short-term and long-term Goals. (SMART GOALS)
4. Barriers and Solution to Savings
5. Discuss how to SET SAVINGS GOALS using a PLANNING WORKSHEET (**SAVINGS PLAN**). This is the **Savings tool** you want to leave with them.

Savings Plan

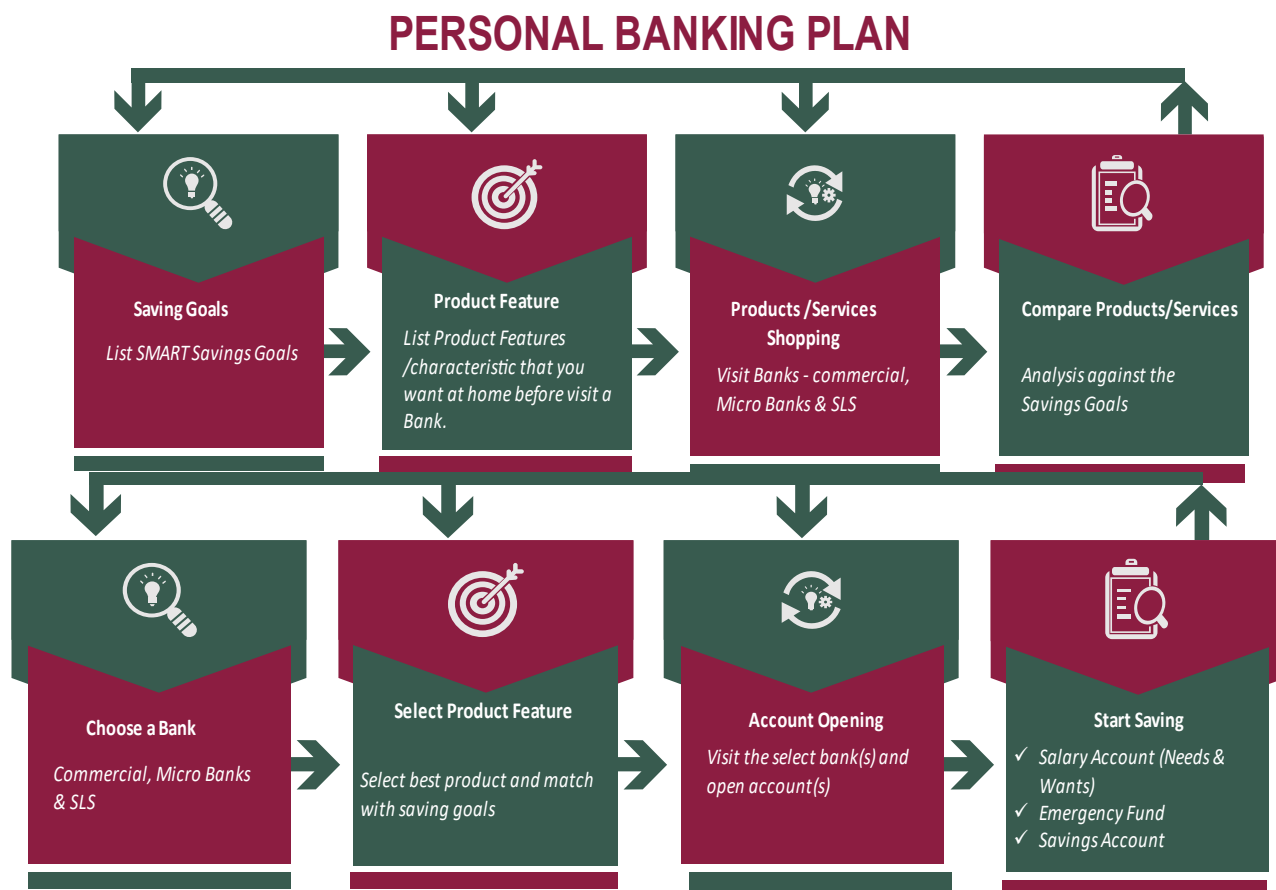
Savings Goal	Lump Sum Needed	When Needed per Fortnight?	Amount of Savings Required per Fortnight
Short-term			
School Fees	K1,300	In 26 fortnights	K50/fortnight
Emergency Fund	K2,600	In 13 fortnights	K200/fortnight
Long-term			
Home Renovation	K5,200	In 52 fortnights	K100/fortnight
Total Savings Required	K9,100	26 13 52 F/Ns	K350/fortnight

Part B

6. COMPARE and explain different Savings Services (formal, semi-formal & informal), its functions/characteristics/features and its importance.

7. SHOWCASE different savings PRODUCTS, its features/characteristic/functions and end users/benefits of this products.

Therefore, you are leaving them with a tool called **Banking Plan**, this is another **Savings tool**.



3.6.2. BUDGETING – CUSTOMISATION

MODULE/SESSION

Part A

1. Define "BUDGET".
2. State the IMPORTANCE OF HAVING A BUDGET.
3. Make a BUDGET (steps involved in making a budget & the budget table [$Income - Savings - Expense = Ending\ Cash$]).

4. Discuss ways to stay within your BUDGET. Therefore, trainers are leaving with the participants a personal household **BUDGET** as a tool.

SAMPLE OF A HOUSEHOLD BUDGET

Mary's Family Budget for 12 Month

DESCRIPTION	AMOUNT (K)
INCOME	K3,000
SAVINGS (Savings Goals /Savings Plan)	K1,500
EXPENSES	K 1,000
END CASH	K500

Part B

5. Tracking Daily/Monthly Income & Expenses & Cash flow to make good financial Decision.
6. Financial Record Keeping.

Therefore, in Budgeting session an **Income and Expense tracking sheets** and **Cash Flow** are additional advanced **tools** to be taught to the trainers.

Income Tracking (2 weeks)				
Mary's Income				
Daily Income Tracking Sheet (Week 1)				
Sources of Income	Day 1 Mon.	Day 2 Tues.	Day 3 Wed.	Total (1 Week)
Salary	0	0	K1,300	K1,300
Business Income (trade Store)	K200	K180	K150	K530
Other (Remittances, Interest on Savings, Gifts)	K50	0	0	K50
Total Income	K250	K180	K1,450	K1,880

Continue....

Mary's Income				
Daily Income Tracking Sheet (Week 2)				
Sources of Income	Day 1 Mon.	Day 2 Tues.	Day 3 Wed.	Total (2 Week)
Salary (Husband)	0	0	K500	K500
Business Income (Store)	K50	K120	K150	K320
Others (Remittance, Interest on Savings , Gifts)	0	0	0	0
Total Income	K50	K120	K650	K820

Expense Tracking (2 Weeks)

Mary's Expense				
Daily Expense Tracking Sheet (Week 1)				
Expenses	Day 1 Mon.	Day 2 Tues.	Day 3 Wed.	Total (1 Week)
Loan Repayment	0	0	K200	K200
Wantoks	0	K50	K50	K150
Food	0	0	K300	K500
Easy pay	K20	0	0	K20
School Fee	0	0	K100	K200
Total Income	K20	K50	K650	K770

Continue....				
Mary's Expense Daily Expense Tracking Sheet (Week 2)				
Expenses	Day 1 Mon.	Day 2 Tues.	Day 3 Wed.	TOTAL (2 Week)
Loan Repayment	0	0	K200	K200
Wantoks	K20	0	0	K20
Food	0	K100	K400	K500
Easy pay	0	K20	0	K20
Flex Card	0	0	K20	K20
Total Income	K20	K120	K620	K760

Cash Flow (2 Weeks)					
Cash-Flow Tracking Sheet					
	Week 1	Week 2	Week 3	Week 4	TOTAL (1 Week)
Starting Cash	0	K1,110	K820		
Add: Total Income	K1,880	K820			
Less Total Expense	K770	K760			
Less Savings (outside the home)	0	K350			
Ending Cash	K1,110	K820			

3.7. TRAINING TECHNIQUES SUMMARY

3.7.1. FACILITATING GROUP LEARNING

- Establish an environment conducive to group learning,
- Deliver and facilitate training sessions,
- Demonstrate effective facilitation skills,
- Support and monitor learning, and
- Review and evaluate effectiveness of delivery.

3.7.2. ASSESS COMPETENCE

- Establish and maintain the assessment environment,
- Gather quality evidence,
- Support the Participants,
- Make assessment decision, and
- Record and report the assessment decision.

3.7.3. ADULT LEARNING PSYCHOLOGY

- Adult Learning Principles, and
- Experiential Learning Cycle.



3.7.4. SESSION PLAN

Session plans are developed using the “T” Format below:

Trainer Name:
Topic:
Duration:
Training Objectives:
Training Outcomes:
Target Group:
Location:
Material/Resources

Time	Topic/Content
	<u>GLOSS MODEL FOR INTRODUCTION:</u> Grab Link Outcome Structure Safety Stimulate
	<u>TPAS MODEL FOR CONTENT KNOWLEDGE/SUBJECT:</u> Theory – Subject topic Practical – Engagement Activities/Group Work Assessment – Assessment of Engagement Activities/Group Work Summary - of Engagement Activities/Group Work
	<u>OFF MODEL FOR CONCLUSION:</u> Outcome - Summary of the whole session making sure the session objectives or learning outcomes are met. Feedback - Any questions and comments from participants Future – Express or outline the Next follow-up plan

4. Participants Records

The table below shows the participant's name list for the ToT Training:

Date of Training: 26th -29th September 2023 Venue: Traveler's Hut – Hagen (Western Highlands Province)

NO:	NAMES	M/F	ORGANISATIONS	POSITIONS	CONTACTS
1.	Kombamong Mel	M	Provincial Administration (WHP) Commerce (SME)	Manager	7144 4912
2.	Stanley Saiglon	M	Provincial Headquarters (CCT)	Business Development Officer	7316 0644
3.	David Bonson John	M	Provincial Headquarters (CCT)	Tourism Officer	7285 5090
4.	Richard Lazarus	M	Provincial Headquarters (CCT)	SME Officer	7197 1365
5.	Jacklyn Michael	F	Provincial Headquarters (CCT)	Business Development Officer	7124 2225
6.	Julie Kak	F	Provincial Headquarters (CCT)	Executive Officer	7324 8930
7.	Jessy Pundu	M	Tambul District Office	Tourism Officer	7325 2109
8.	Michael Aiya	M	N/A	Student	7225 4228
9.	Jeremiah Peter	M	N/A	N/A	7012 6062
10.	Timothy Warup	M	Teaching Service Commission (WHP)	Teaching Officer	7170 4123
11.	Dalson Pupdi	M	N/A	N/A	7321 4149
12.	Mangome Paine	M	N/A	N/A	7083 0894
13.	Nokeen Tanget	M	N/A	N/A	7270 1248
14.	John Korowa	M	Hagen District Office	Tourism Officer	7189 3903



5. Certification

On day number four Friday 29th September Participants graduated with a certificate of participants qualifying them to become a Trainer Specialized in delivering Financial Literacy Training on **Savings** and **Budgeting**.

Sample of Financial Literacy ToT Certificate:



6. Methodology

To measure the outcome of the one-week financial literacy ToT training in Hagen, Western Highlands Province, observation and training assessment methods were used, pre- and post-probing questions were asked to understand the participants expectations and training needs, attendance sheet and evaluations forms were circulated to get the feedback before and after each training.

All these methods were used to access the content information of the training methods and materials used, master trainer's performance, participants expectations and learning ability. Overall, these will equal to whether the one-week ToT trainings have overall met the objective of the CEFI and Western Highlands Provincial Government Financial Literacy Partnership.

7. Findings

The findings will provide a snapshot of the training outcome, as per the expected objectives and outcome:

Section I: Training Content, Design and Delivery Methods

Marking Scale:	1: Very Good	2: Poor	3: Reasonable	4. Good	5. Excellent
Relevance of training content to your financial knowledge					5
Quality of training material					5
Level of detail covered by the course					5
Ease of understanding the course content					5
Effectiveness of training methods used					5
Overall assessment of training					5

Section II: Performance of Master Trainers

Marking Scale: 0: Unacceptable 1: Okay 2: Good 3: Very Good 4: Excellent

Knowledge and conceptual clarity of subject	4
Balance between theory and practical examples	4
Was able and available to answer questions	4
Ability to facilitate learning	4
Coaching and Mentoring Ability	4

Comments:

98 % of the participants feedback came out positive as the participants enjoyed the sessions, the enjoyed the learning techniques demonstrated and delivered the lead master trainer, which makes it easy for them to understand the content knowledge of the subjects and the application process once their return to their respective homes and families.

See below some filled evaluation forms to verify the findings above:

CEFI
P.O. Box 1692, Port Moresby 121, National Capital District, Papua New Guinea.
Phone: + 675 322 5300 Email: info@thecefi.org Website: www.thecefi.org

Training Evaluation Form
The Training Team would appreciate your feedback and recommendations on how to improve our trainings. Please help us by taking a few minutes to fill out this form.

Name: JACKLYN MICHIEL Date: 25th – 29th September 2023
Occupation: PROJECTS OFFICER - BDO Contact Details: 71242225
Employee: W.H.P.R. UNDER COMMERCE & TOURISM DIVISION
Training type received: FINANCIAL LITERACY TRAINING E.g.: (TOT / Retail)
Lead Trainer: Jill Pijui Support Trainer: Paul Tamate Venue: Traveller's Hut – Mount Hagen

Training Objectives: (for the following please circle YES or NO) E.g.: (YES)

The training content was relevant to your financial knowledge	(YES)	NO
Training materials used were to standard	(YES)	NO
Are you able to apply the skills learnt in your current role?	(YES)	NO
The sessions covered were given to a level of understanding	(YES)	NO
Training methods used were effective	(YES)	NO

Will the topics discussed in these sessions allow you to make improvements in your financial responsibilities? **YES**
The topics discussed in these sessions allowed me to make improvements in my financial responsibilities.

In what ways can you suggest we improve in our training strategies, materials or approach?
We can improve on our strategies.

Please rate the following by circling your choice of number provided:
4 = Good 3 = Satisfactory 2 = Poor 1 = Unacceptable

Session content:

Facilitators knowledge of the subject:	(4)	3	2	1
Facilitator was informative, helpful and approachable:	(4)	3	2	1
Information presented logically/explanations given clearly:	(4)	3	2	1
Practice exercises or demonstrations were effective:	(4)	3	2	1
Session materials/handouts (provided)	(4)	3	2	1
Session's pace (timing)	(4)	(3)	2	1
Session's duration (how long it took)	(4)	3	2	1

Which part of the session was the most informative and captivating and in what way do you see it has an impact you personally and professionally? **SAVINGS & SPENDING FOR EMERGENCY FUND BUDGET MAKE SPENDING DECISIONS**

Venue / Administration

The venue and facilities appropriateness	(4)	3	2	1
Refreshments provided during sessions	(4)	3	2	1
The training room was suitable for the sessions	(4)	3	2	1
Getting to and from venue was okay	(4)	3	2	1
Overall setting and arrangement were okay:	(4)	3	2	1

This training evaluation form is to be filled in by the participants and returned to CEFI immediately after the

CEFI
P.O. Box 1692, Port Moresby 121, National Capital District, Papua New Guinea.
Phone: + 675 322 5300 Email: info@thecefi.org Website: www.thecefi.org

Training Evaluation Form
The Training Team would appreciate your feedback and recommendations on how to improve our trainings. Please help us by taking a few minutes to fill out this form.

Name: DAKSON PUPPI Date: 25th – 29th September 2023
Occupation: SUBSISTANCE FARMER Contact Details: 33214149
Employee: UNEMPLOYED
Training type received: TRAIN OF TRAINER E.g.: (TOT / Retail)
Lead Trainer: Jill Pijui Support Trainer: Paul Tamate Venue: Traveller's Hut – Mount Hagen

Training Objectives: (for the following please circle YES or NO) E.g.: (YES)

The training content was relevant to your financial knowledge	(YES)	NO
Training materials used were to standard	(YES)	NO
Are you able to apply the skills learnt in your current role?	(YES)	NO
The sessions covered were given to a level of understanding	(YES)	NO
Training methods used were effective	(YES)	NO

Will the topics discussed in these sessions allow you to make improvements in your financial responsibilities? **YES IT HELPS ME MORE ON HOW TO MY TO IMPROVE FINANCIAL RESPONSIBILITIES**

In what ways can you suggest we improve in our training strategies, materials or approach?
THROUGH TRAINING STRATEGIES, MATERIALS AND ALSO IN APPROACH.

Please rate the following by circling your choice of number provided:
4 = Good 3 = Satisfactory 2 = Poor 1 = Unacceptable

Session content:

Facilitators knowledge of the subject:	(4)	3	2	1
Facilitator was informative, helpful and approachable:	(4)	3	2	1
Information presented logically/explanations given clearly:	(4)	3	2	1
Practice exercises or demonstrations were effective:	(4)	3	2	1
Session materials/handouts (provided)	(4)	3	2	1
Session's pace (timing)	(4)	3	2	1
Session's duration (how long it took)	(4)	3	2	1

Which part of the session was the most informative and captivating and in what way do you see it has an impact you personally and professionally?.....

Venue / Administration

The venue and facilities appropriateness	(4)	3	2	1
Refreshments provided during sessions	(4)	3	2	1
The training room was suitable for the sessions	(4)	3	2	1
Getting to and from venue was okay	(4)	3	2	1
Overall setting and arrangement were okay:	(4)	3	2	1



Centre for Excellence in Financial Inclusion

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Training Evaluation Form

The Training Team would appreciate your feedback and recommendations on how to improve our trainings. Please help us by taking a few minutes to fill out this form.

Name: MANGO PAINE Date: 25th – 29th September 2023
Occupation: Self Employed Contact Details: 708 30894
Employee: Unemployed
Training type received: TOT E.g.: (TOT / Retail)
Lead Trainer: Jill Pijui Support Trainer: Paul Tamate Venue: Traveller's Hut – Mount Hagen

Training Objectives: (for the following please circle YES or NO) E.g.: (YES)

The training content was relevant to your financial knowledge	<input checked="" type="radio"/> YES	<input type="radio"/> NO
Training materials used were to standard	<input checked="" type="radio"/> YES	<input type="radio"/> NO
Are you able to apply the skills learnt in your current role?	<input checked="" type="radio"/> YES	<input type="radio"/> NO
The sessions covered were given to a level of understanding	<input checked="" type="radio"/> YES	<input type="radio"/> NO
Training methods used were effective	<input checked="" type="radio"/> YES	<input type="radio"/> NO

Will the topics discussed in these sessions allow you to make improvements in your financial responsibilities? Yes it will. It taught me in plenty ways of saving and budgeting.

In what ways can you suggest we improve in our training strategies, materials or approach? is through resources materials and groups discuss and also presentation.

Please rate the following by circling your choice of number provided:
4 = Good 3 = Satisfactory 2 = Poor 1 = Unacceptable

Session content:

Facilitators knowledge of the subject:	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Facilitator was informative, helpful and approachable:	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Information presented logically/explanations given clearly:	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Practice exercises or demonstrations were effective:	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Session materials/handouts (provided)	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Session's pace (timing)	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Session's duration (how long it took)	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1

Which part of the session was the most informative and captivating and in what way do you see it has an impact you personally and professionally? only through group presentation.

Venue / Administration

The venue and facilities appropriateness	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Refreshments provided during sessions	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
The training room was suitable for the sessions	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Getting to and from venue was okay	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Overall setting and arrangement were okay:	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1

This training evaluation form is to be filled in by the participants and returned to CEFI immediately after the training.
PT 23



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Training Evaluation Form

The Training Team would appreciate your feedback and recommendations on how to improve our trainings. Please help us by taking a few minutes to fill out this form.

Name: MANGO PAINE Date: 25th – 29th September 2023
Occupation: Self Employed Contact Details: 708 30894
Employee: Unemployed
Training type received: TOT E.g.: (TOT / Retail)
Lead Trainer: Jill Pijui Support Trainer: Paul Tamate Venue: Traveller's Hut – Mount Hagen

Training Objectives: (for the following please circle YES or NO) E.g.: (YES)

The training content was relevant to your financial knowledge	<input checked="" type="radio"/> YES	<input type="radio"/> NO
Training materials used were to standard	<input checked="" type="radio"/> YES	<input type="radio"/> NO
Are you able to apply the skills learnt in your current role?	<input checked="" type="radio"/> YES	<input type="radio"/> NO
The sessions covered were given to a level of understanding	<input checked="" type="radio"/> YES	<input type="radio"/> NO
Training methods used were effective	<input checked="" type="radio"/> YES	<input type="radio"/> NO

Will the topics discussed in these sessions allow you to make improvements in your financial responsibilities? Yes it will. It taught me in plenty ways of saving and budgeting.

In what ways can you suggest we improve in our training strategies, materials or approach? is through resources materials and groups discuss and also presentation.

Please rate the following by circling your choice of number provided:
4 = Good 3 = Satisfactory 2 = Poor 1 = Unacceptable

Session content:

Facilitators knowledge of the subject:	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Facilitator was informative, helpful and approachable:	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Information presented logically/explanations given clearly:	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Practice exercises or demonstrations were effective:	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Session materials/handouts (provided)	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Session's pace (timing)	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Session's duration (how long it took)	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1

Which part of the session was the most informative and captivating and in what way do you see it has an impact you personally and professionally? only through group presentation.

Venue / Administration

The venue and facilities appropriateness	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Refreshments provided during sessions	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
The training room was suitable for the sessions	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Getting to and from venue was okay	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Overall setting and arrangement were okay:	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1

This training evaluation form is to be filled in by the participants and returned to CEFI immediately after the training.
PT 23



Training Evaluation Form

The Training Team would appreciate your feedback and recommendations on how to improve our trainings. Please help us by taking a few minutes to fill out this form.

Name: JULIE KAK Date: 25th – 29th September 2023
Occupation: EXECUTIVE ASSISTANT Contact Details: 708 30894
Employee: NHP-A - DIVISION OF COMMERCE, CULTURE SME
Training type received: TOT E.g.: (TOT / Retail)
Lead Trainer: Jill Pijui Support Trainer: Paul Tamate Venue: Traveller's Hut – Mount Hagen

Training Objectives: (for the following please circle YES or NO) E.g.: (YES)

The training content was relevant to your financial knowledge	<input checked="" type="radio"/> YES	<input type="radio"/> NO
Training materials used were to standard	<input checked="" type="radio"/> YES	<input type="radio"/> NO
Are you able to apply the skills learnt in your current role?	<input checked="" type="radio"/> YES	<input type="radio"/> NO
The sessions covered were given to a level of understanding	<input checked="" type="radio"/> YES	<input type="radio"/> NO
Training methods used were effective	<input checked="" type="radio"/> YES	<input type="radio"/> NO

Will the topics discussed in these sessions allow you to make improvements in your financial responsibilities? It taught me in plenty ways of saving and budgeting.

In what ways can you suggest we improve in our training strategies, materials or approach?

Please rate the following by circling your choice of number provided:
4 = Good 3 = Satisfactory 2 = Poor 1 = Unacceptable

Session content:

Facilitators knowledge of the subject:	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Facilitator was informative, helpful and approachable:	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Information presented logically/explanations given clearly:	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Practice exercises or demonstrations were effective:	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Session materials/handouts (provided)	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Session's pace (timing)	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Session's duration (how long it took)	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1

Which part of the session was the most informative and captivating and in what way do you see it has an impact you personally and professionally?

Venue / Administration

The venue and facilities appropriateness	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Refreshments provided during sessions	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
The training room was suitable for the sessions	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Getting to and from venue was okay	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Overall setting and arrangement were okay:	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1



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Training Evaluation Form

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Name: STANLEY SAIGLON Date: 25th – 29th September 2023
Occupation: B&D - INDUSTRY Contact Details: 7310 0644
Employee: WHPA
Training type received: TOT E.g.: (TOT / Retail)
Lead Trainer: Jill Pijui Support Trainer: Paul Tamate Venue: Traveller's Hut – Mount Hagen

Training Objectives: (for the following please circle YES or NO) E.g.: (YES)

The training content was relevant to your financial knowledge	<input checked="" type="radio"/> YES	<input type="radio"/> NO
Training materials used were to standard	<input checked="" type="radio"/> YES	<input type="radio"/> NO
Are you able to apply the skills learnt in your current role?	<input checked="" type="radio"/> YES	<input type="radio"/> NO
The sessions covered were given to a level of understanding	<input checked="" type="radio"/> YES	<input type="radio"/> NO
Training methods used were effective	<input checked="" type="radio"/> YES	<input type="radio"/> NO

Will the topics discussed in these sessions allow you to make improvements in your financial responsibilities? Yes it will. It taught me in plenty ways of saving and budgeting.

In what ways can you suggest we improve in our training strategies, materials or approach? We trainers are still on the learning stage. In the future when we have some trainings we need Master Trainer to come again and certify us.

Please rate the following by circling your choice of number provided:
4 = Good 3 = Satisfactory 2 = Poor 1 = Unacceptable

Session content:

Facilitators knowledge of the subject:	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Facilitator was informative, helpful and approachable:	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Information presented logically/explanations given clearly:	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Practice exercises or demonstrations were effective:	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Session materials/handouts (provided)	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Session's pace (timing)	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Session's duration (how long it took)	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1

Which part of the session was the most informative and captivating and in what way do you see it has an impact you personally and professionally? income and expense sheet.

Venue / Administration

The venue and facilities appropriateness	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Refreshments provided during sessions	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
The training room was suitable for the sessions	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Getting to and from venue was okay	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1
Overall setting and arrangement were okay:	<input checked="" type="radio"/> 4	<input type="radio"/> 3	<input type="radio"/> 2	<input type="radio"/> 1

8. Conclusion

Coffee is the second leading agricultural commodity in Papua New Guinea (PNG), after oil palm, and contributes substantially to foreign exchange earnings, employment and national GDP. Between 2012 and 2017, coffee accounted for 27% of total agricultural export and 6% of GDP, translating to about K450 million annually.

Western Highlands Province is a major coffee supplier with over 80 - 90 % of its local populations produced within the province. Together with other five coffee farming provinces account for about 95% of the total coffee production in PNG.



Tourism and other informal MSMEs are another source of income that the locals are venturing into. Seeing the demand and the lucrativeness of these businesses in Western Highlands Province, many locals are venturing into doing businesses thus providing specific goods and specialized services within the local economy.

However, the common challenge of poor financial management is the significant cause of the high rate of financial illiteracy amongst these aspiring local businessmen and women and the coffee growers.

Financial Literacy is the agent of change to the people of Western Highlands Province. The Western Highlands Provincial Government, in collaborative partnership with Centre for Excellence in Financial Inclusion, with support from Licensed Financial Institutions and other key government agencies will successfully assist in a better financial literacy for the local people and a brighter financially competency Western Highlands Province.

Way Forward:

In order to see impact in Western Highlands Province, the current MOU partnership is mandatory to bind all parties together to a common goal. CEFI and WHP Provincial Government has committed towards implementing & monitoring of the financial literacy training (ToT & Retail) Business essential skills to work together through a MOU partnership approach, this will assist in:

1. COMMITMENT BY Western Highlands Provincial Government

Western Highlands Provincial Government roles and responsibilities under the MOU

- i. Work with CEFI to develop and design the raining roll-out plan / schedule for training including modules, sessions, timing, quality control arrangements, participants, and any other matters needed to be decided regarding effective roll out of the financial education training to WHPA employees and ToTs.
- ii. Secure and pay for ToT venue at the training locations and make all necessary arrangements for the WHPA staff participants in the ToTs.
- iii. Coordinate logistics and select candidates to attend the ToTs, including paying for all associated costs related to the ToT participants and venue. CEFI Trainers will conduct the ToTs at locations identified by WHPA.
- iv. Select and provide the list of selected participants of the ToT Training to CEFI for verification and vetting.
- v. ToTs will deliver trainings to the target people in LLGs of which 40% of the participants are women, in the various LLG's of Western Highlands Province.
- vi. Facilitate Provincial Government payment through digital channels.
- vii. WHPA through division of commerce to create dialogue and understanding between genuine stakeholders who privately run and fund the training must consult the division of commerce to channel training plan, reporting or other vital information for better understanding and cooperation through financial inclusion program in the province.

2. COMMITMENT BY CENTER FOR EXCELLENCY IN FINANCIAL INCLUSION (CEFI)

CEFI's roles and responsibilities under the MoU:

- i. Provide Financial Literacy (FL) and Business Development Services (BDS) training materials and train WHPA trainers (through ToT) as identified by WHPA. CEFI Certificates of Participation will be provided to participants for successful completion of the training.
- ii. Work with WHPA to come up with a training roll-out schedule for ToTs, including required module, sessions, timing, quality control arrangements, participants and any other activities needed to effectively roll-out the FL and BDS training within the targeted offices and LLG's.
- iii. Screen and vet the list of identified training participants for the ToT Training to ensure that they meet the set criteria.
- iv. Act as a resource for responding to enquiries from WHPA appointed trainers, through specified channel about issues with the materials or advice and mentor on the best ways to conduct training or comply with the roll-out plan and / or mentoring & evaluation requirements.
- v. Collaborate with banks to open bank accounts after retail trainings are conducted by CEFI Trainers.
- vi. Liaise with BPNG to set policy guidelines and notify commercial with micro banks to recognize all participants that undergo training supervised and certified by the division of commerce when seeking financial assistance.
- vii. As per 4.1.3 in the MoU to cover the costs of travel and accommodation for its trainers to conduct ToT trainings.

Therefore, for Western Highlands Province it is anticipated that the trainers trained under the CEFI Train the Trainer (ToT) to do the community rollout of the Financial Literacy training targeting individuals in their respective districts such as people/farmers and other government officials within the next three (3) years which the MoU will run for starting on the date signed which is the 13th of April 2023 until 13th April 2026.

